

Privacy Disclosure & Personal Information Opt-Out Form



FACTS WHAT DOES COMMUNITY TRUST BANK DO WITH YOUR PERSONAL INFORMATION

Why? Financial companies choose how they share your personal information. Federal laws give consumers the right to limit some but not all sharing. Federal laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number and Income
- Account balance and payment history
- Credit history and credit scores

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community Trust Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Trust Bank share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing

- Call 800-282-7762
- Mail the form below

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call 800-282-7762



Mail-in Form

Mark any/all you want to limit: (please list all names to limit information sharing)

- Do not use my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.
- Do not allow your affiliates to use my personal information to market to me.

Name(s)		Mail to: Community Trust Bank Attn: Dept 82106 P.O. Box 2947 Pikeville, KY 41502
Address		
City, State, Zip		
Account #		

Who we are	
Who is providing this notice?	Community Trust Bank, Inc.
What we do	
How does Community Trust Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Community Trust Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or make deposits or withdrawals from your account • Apply for a loan or give us your income information • Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness. • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply only to you.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Community Trust & Investment Company</i> • <i>Banker's Title of Central Kentucky, LLC</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial.</p> <ul style="list-style-type: none"> • Community Trust Bank, Inc. does not share with non-affiliates so they can market to you
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include companies that market products jointly for Community Trust Bank and the providers, such as credit card companies.